

LISTING OF CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

1. (CURRENTLY AMENDED) A system for confirmed authentication of uniquely identified personal and business type information related to a particular subscriber to a service provider requesting an authentication of said information by means of an alias identity associated with the subscriber, comprising:

a) at least one segregated database [[,]] containing said uniquely identified personal and business type information related to a particular subscriber stored in association with the subscriber's alias identity for facilitating said confirmed authentication and able of confirmed transmission and confirmed receipt over a communications link wherein said segregated database communicates with at least one requesting entity and is able of generating a formatted response to said formatted request for said authentication and able of confirmed transmission of said response over said communication link; and

b) a communication component coupled to the database for receiving a request for authentication of information relating to a subscriber from a requesting service provider via a communication link, the request including the alias identity;

c) a confirmation component for confirmation of the authentication by confirming the receipt of the request for authentication with the requesting service provider and confirming receipt of a formatted response provided to the requesting service provider; and

d) a program component responsive to a confirmed request for authentication from the requesting service provider for accessing the segregated database based on the alias identity, determining whether to provide an authentication based on information related to the particular subscriber retrieved from the segregated database, and preparing the formatted response to the requesting service provider that includes the authentication.

~~b) at least one requesting entity, communicating with said segregated database able of generating a formatted request for said authentication, able of confirmed transmission of~~

~~said request over said communication link, and able of confirmed receipt of a formatted response over said communication link.~~

2. (CURRENTLY AMENDED) The system as set out in claim 1, wherein the said service provider is ~~providers are~~ selected from the group comprising vendors, wholesale, retailers and e-commerce vendors.

3. (CURRENTLY AMENDED) The system as set out in claim 1, wherein the service provider ~~said at least one requesting entity~~ is a financial service provider.

4. (CURRENTLY AMENDED) The system as set out in claim 1, wherein the said service provider is a credit card company.

5. (CANCELED) ~~The system as set out in claim 1, wherein said formatted request is an alias.~~

6. (Original) The system as set out in claim 1, wherein the said formatted request includes ~~[[is]]~~ an alphanumeric code.

7. (Original) The system as set out in claim 1, wherein said communications link is selected from the group consisting of a public communication system and a private communications system.

8. (Original) The system as set out in claim 7, wherein said public communication system is a preexisting public communication system.

9. (Original) The system as set out in claim 8 wherein the public communication system is the Internet.

10. (Original) The system as set out in claim 9 wherein the protocol on said Internet is selected from the group consisting of virtual private network and X.400.

11. (Original) The system as set out in claim 1 wherein said segregated database is accessed by at least one central server.

12. (Original) The system as set out in claim 11 wherein said at least one central server is a multi tiered system.

13. (CANCELED) ~~The system as set out in claim 11, wherein said database contains a lookup table.~~

14. (CANCELED) ~~The system as set out in claim 1, wherein the system is automated.~~

15. (Original) The system as set out in claim 1, wherein said business type information related to a particular subscriber is a subscriber information financial profile.

16. (Original) The system as set out in claim 15, wherein said subscriber profile is a financial subscriber profile.

Please cancel claims 17-27.

Claims 17-27 (CANCELED)

28. (CURRENTLY AMENDED) A method ~~for a system of~~ for confirmed authentication of uniquely identified business type records which are related to a particular subscriber to an authorized requesting entity using ~~at least one segregated~~ a secure database which communicates with the requesting entity ~~requester~~ by means of a communications link comprising the steps of:

a) providing a secure database for storing an alias identity of the particular subscriber in association with information relating to the subscriber's actual identity;

a) b) initially generating receiving a request for authentication of the uniquely identified business records in a specified format that includes the alias identity from the requesting entity via the communication link;

~~b) transmitting the request to a confirming segregated database via the communications link;~~
~~e) receiving said confirming receipt of the formatted request by the segregated database;~~
c) accessing information related to the particular subscriber in the secure database based on the alias identity;
d) confirming receipt of said formatted request and generating a formatted response; and
e) transmitting the response to the requesting entity via the communications link ;
and
f) ~~receiving and confirming receipt of the formatted response by the requesting entity.~~

29. (CURRENTLY AMENDED) The method of claim 28, further comprising ~~comprising~~ the steps of: [[,]]

providing an alias account for a credit cardholder on a credit card processing system that is associated with a first credit card and that identifies the cardholder with the [[an]] alias identity;

providing a primary account for the credit cardholder on the credit card processing system that is associated with a second credit card and identifies the cardholder with the cardholder's real identity; and

storing information in the ~~providing a secure database corresponding to create a~~ relationship between the alias account and the primary account to carry out credit card processing functions, ~~wherein the segregated database comprises the secure database.~~

30. (Original) The method of claim 29, further comprising the step of creating the relationship between the alias and primary account by constructing a database that associates a second primary account and a second alias account stored in the secure database.

31. (Original) The method of claim 29, further comprising the steps of: constructing a first database that contains information for setting up the second alias account in the secure

database; constructing a second database containing information for assigning an account number to the second alias account setup from information in the first database; constructing a third database containing information to create a profile for an issuer that is assigned to the second alias account constructed from the first database; constructing a fourth database that contains information for matching the second alias account created from the first database and a second primary account that corresponds to the primary account on the card processing system; and constructing a fifth database containing alias and primary account information for replacing the alias identity with the cardholder's real identity retrieved from the second primary account.

32. (Original) The method of claim 29, further comprising the steps of: receiving a security stub from an applicant and using the security stub to setup an alias account in the secure database that corresponds to a second alias account in the credit card processing system; providing the alias account's information to the credit card processing system so that the credit card processing system can set up the second alias account; receiving a credit card application at the credit card processing system from an applicant to setup the primary account in the credit card processing system; and providing the primary account's information from the credit card processing system to the secure database so that the secure database can setup a second primary account that corresponds to the account in the credit card processing system.

33. (Original) The method of claim 32, further comprising the steps of: receiving the security stub with a password and a first document tracking number; receiving the credit card application with a source of credit information and a second document tracking number that corresponds to the first document tracking number on the security stub; and creating the relationship between the alias account and the primary account based on the first and second document tracking number.

34. (Original) The method of claim 29, further comprising the steps of: creating a first credit line for the primary account on the credit card processing system; transmitting an indication of the first credit line from the credit card processing system to the secure database; receiving the indication of the first credit line at the secure database and apportioning the first credit line and assigning a second credit line to the primary account and a third credit line to the

alias account; and transmitting a message reflecting the second credit line back to the credit card processing system to replace the first credit line as a new credit line associated with the primary account.

35. (Original) The method of claim 29, further comprising the steps of: closing the primary or alias account on the credit card processing system; transmitting an indication to the secure database that the primary or alias account has been closed; receiving the indication at the secure database that the primary or alias account has been closed and in response to receiving the indication; combining the second primary account and the second alias account into a new account; and transmitting the new account to the credit card processing system.

36. (Original) The method of claim 28 wherein said response is a denial of the request.

37. (Original) The method of claim 28 wherein said response is an authentication.

38. (Original) The method of claim 28 wherein said response is at least a partial informational compliance.

39. (Original) The method of claim 28 wherein said response comprises uniquely identified customer related profiles.

40. (Original) The method of claim 28 wherein said communications link is selected from the group consisting of a public communication system and a private communications system.

41. (CURRENTLY AMENDED) A system for anonymous confirmed authentication of a transaction for an anonymous credit card account associated with uniquely identified personal and business type information related to a particular subscriber to a requesting service provider provides in response to receipt of a request for authentication that includes an alias identity associated with the subscriber, comprising: [.]

a) at least one requesting service provider capable of communicating with at least one server via a communications link and generating formatted requests for said authentication,

capable of confirmed transmission of said requests over said communication link and capable of confirmed receipt of a formatted response over said communications link;

b) at least one subscriber having a primary account associated with the subscriber's real identity and an alias account associated with the primary account identified business type information related to the particular subscriber;

c) at least one server capable of verifying the requesting ~~[[a]]~~ service provider's authority and ~~and~~ receiving and transmitting via a communication link formatted requests for said authentication and formatted responses for said authentication; and

d) at least one offline database containing unique identified personal and business type information for a particular subscriber associating the primary account with the alias account and associating the alias account with the subscriber's alias identity, the database coupled to the ~~capable of receiving via a communication link for receiving a formatted request formatted~~ requests for said authentication and transmitting a response to said requests request to a requesting service provider.

42. (CURRENTLY AMENDED) The system as set out in claim 41 wherein the requesting service providers are provider is selected from the group comprising vendors, wholesalers, retailers and ecommerce vendors.

43. (CURRENTLY AMENDED) The system as set out in claim 41 wherein the requesting ~~said-at-least-one~~ service provider is a financial service provider.

44. (CURRENTLY AMENDED) The system as set out in claim 41 wherein the requesting ~~said~~ service provider is a credit card company.

45. (CANCELED) ~~The system as set out in claim 41 wherein said formatted request is an alias.~~

46. (CURRENTLY AMENDED) The system as set out in claim 41 wherein said formatted request includes ~~[[is]]~~ an alphanumeric code.

47. (Original) The system as set out in claim 41 wherein said communications link is selected from the group consisting of a public communication system and a private communication system.

48. (Original) The system as set out in claim 47 wherein said public communication system is the Internet.

49. (Original) The system as set out in claim 48 wherein the protocol on said Internet is selected from the group consisting of a virtual private network and X.400.

50. (NEW)(28 + 29) A method for confirmed authentication of uniquely identified business type records which are related to a particular subscriber having an alias identity to an authorized requesting entity using at least one secure database which communicates with the requesting entity by means of a communications link, comprising the steps of:

- a) providing an alias account for a credit cardholder on a credit card processing system that is associated with a first credit card and that identifies the card holder with an alias identity;
- b) providing a primary account for the credit cardholder on the credit card processing system that is associated with a second credit card and identifies the cardholder with the cardholder's real identity;
- c) providing a secure database to create a relationship between the alias account and the primary account to carry out credit card processing functions;
- d) initially generating a request for authentication of the uniquely identified business records in a specified format;
- e) transmitting the request to the secure database via the communications link;
- f) receiving the formatted request by the secure database;
- g) confirming receipt of said formatted request and generating a formatted response;
- h) transmitting the formatted response to the requesting entity via the communications link; and

i) receiving and confirming receipt of the formatted response by the requesting entity.

51. (NEW) The method of claim 50, further comprising the step of creating the relationship between the alias and primary account by constructing a database that associates a second primary account and a second alias account stored in the secure database.

52. (NEW) The method of claim 50, further comprising the steps of:

- constructing a first database that contains information for setting up the second alias account in the secure database;

- constructing a second database containing information for assigning an account number to the second alias account setup from information in the first database;

- constructing a third database containing information to create a profile for an issuer that is assigned to the second alias account constructed from the first database;

- constructing a fourth database that contains information for matching the second alias account created from the first database and a second primary account that corresponds to the primary account on the card processing system; and

- constructing a fifth database containing alias and primary account information for replacing the alias identity with the cardholder's real identity retrieved from the second primary account.

53. (NEW) The method of claim 50, further comprising the steps of:

- receiving a security stub from an applicant and using the security stub to set up an alias account in the secure database that corresponds to a second alias account in the credit card processing system;

- providing the alias account's information to the credit card processing system so that the credit card processing system can set up the second alias account;

- receiving a credit card application at the credit card processing system from an applicant to set up the primary account in the credit card processing system; and

providing the primary account's information from the credit card processing system to the secure database so that the secure database can set up a second primary account that corresponds to the account in the credit card processing system.

54. (NEW) The method of claim 53, further comprising the steps of:

- receiving the security stub with a password and a first document tracking number;
- receiving the credit card application with a source of credit information and a second document tracking number that corresponds to the first document tracking number on the security stub; and

- creating the relationship between the alias account and the primary account based on the first and second document tracking number.

55. (NEW) The method of claim 50, further comprising the steps of:

- creating a first credit line for the primary account on the credit card processing system;

- transmitting an indication of the first credit line from the credit card processing system to the secure database;

- receiving the indication of the first credit line at the secure database and apportioning the first credit line and assigning a second credit line to the primary account and a third credit line to the alias account; and

- transmitting a message reflecting the second credit line back to the credit card processing system to replace the first credit line as a new credit line associated with the primary account.

56. (NEW) The method of claim 50, further comprising the steps of:

- closing the primary or alias account on the credit card processing system;
- transmitting an indication to the secure database that the primary or alias account has been closed;

- receiving the indication at the secure database that the primary or alias account has been closed and in response to receiving the indication; combining the second primary account and the second alias account into a new account; and

transmitting the new account to the credit card processing system.

57. (NEW) The method of claim 50 wherein said response is a denial of the request.

58. (NEW) The method of claim 50 wherein said response is an authentication.

59. (NEW) The method of claim 50 wherein said response is at least a partial informational compliance.

60. (NEW) The method of claim 50, wherein said response comprises uniquely identified customer related profiles.

61. (NEW)(Method counterpart to 41) A method for anonymous confirmed authentication of a transaction for an anonymous credit card account associated with a particular subscriber to a requesting service provider in response to receipt of a request for authentication that includes an alias identity associated with the subscriber, comprising the steps of:

- a) providing a primary account associated with the particular subscriber and an alias account associated with the primary account, the alias account identified by alias identity of the particular subscriber;

- b) storing information about the primary account and the alias account in an offline database, with information relating to the alias account only accessible by a requesting service provider by way of the alias identity;

- c) receiving a request for authentication of a transaction on the alias account from a requesting service provider via a communications link, the request including the alias identity;

- d) verifying the requesting service provider's authority by receiving and transmitting via a communication link formatted requests for authentication and formatted responses for authentication; and

- e) determining whether to authenticate the transaction on the alias account by accessing the offline database utilizing the alias identity and determining whether the alias account is associated with a corresponding primary account; and

f) providing a formatted response to the request for authentication of the transaction on the alias account to the requesting service provider via the communication link.

62. (NEW) The method of claim 61 wherein the requesting service provider is selected from the group comprising vendors, wholesalers, retailers and ecommerce vendors.

63. (NEW) The method of claim 61 wherein the requesting service provider is a financial service provider.

64. (NEW) The method of claim 61 wherein the requesting service provider is a credit card company.

65. (NEW) The method of claim 61 wherein said formatted request includes an alphanumeric code.

66. (NEW) The method of claim 61 wherein said communications link is selected from the group consisting of a public communication system and a private communication system.

67. (NEW) The method of claim 66 wherein said public communication system is the Internet.

68. (NEW) The method of claim 67 wherein the protocol on the Internet is selected from the group consisting of a virtual private network and X.400.